



# USAF SERVICES

# COMMUNITIES

A Newsletter of the United States Air Force Community Centers

MAY/JUNE 2002

## Are You Ready for the Hot Summer Sunshine

### TRUE OR FALSE?

1. Sunscreens labeled 15 and higher don't protect you against all the sun's rays.
  2. Suntans may look healthy but are a sign of skin damage.
  3. Sunscreens should be used on cloudy days.
  4. Infants shouldn't be in the sun at all.
  5. Some medications can make your skin sensitive to the sun.
- (All answers are true.)

### SAVVY SURFING SAFELY NAVIGATING THE INTERNET

## Great Web Sites for Consumers

- <http://www.fraud.org> The National Consumers League provides information about telemarketing and internet fraud.
- <http://www.consumer.gov> Access consumer information and publications through this consortium of federal agencies.
- <http://www.pueblo.gsa.gov> The "Consumer Action Handbook" available on this government website lists local, state and federal agencies, major trade associations and consumer groups.
- <http://www.BBBOnLine.org> This Better Business Bureau site links on-line merchants to reports about businesses and information about how to contact individual bureaus across the United States.

Source: National Consumers League, April 2002

**T**ake this simple test to make sure you are ready to protect yourself and your family from the sun.

**1. I can stay in the sun for as long as I want if I'm wearing sunscreen. FALSE:** Sunscreens are useful in reducing the risk of skin cancer, but they don't provide total protection from ultraviolet rays. The best way to protect yourself is to seek shade and limit your time in the sun during the midday hours when the sun is at its strongest. Cover up with a shirt and hat and remember sunglasses for eye protection.

Most people benefit from sunscreens with sun protection factor (SPF) numbers of 15 or more. The SPF number gives you some idea of how long you can stay in the sun without burning. For example, if you burn in 10 minutes without sunscreen and you apply a liberal dose with a SPF number of 15, you should be protected from sunburn for 150 minutes. Sunscreens with SPF numbers higher than 15 may work better for people who are fair-skinned, live at high altitudes, or perspire heavily.

See [Sunscreen](#) on page 2

### IN THIS ISSUE:

- 2 Seven Tips to a Happier, Healthier You
- 2 Five Tips to Get Organized This Summer
- 3 Five Common Myths About Exercise
- 4 High Rollers in Los Angeles
- 4 Checkmate Promotion

*"Failure is only the opportunity to begin again more intelligently."*

Henry Ford

## Basics of Preparing a Will, Part 2

Note: This is the second part of two parts of an article outlining how to prepare a will. The first part appeared in the March/April 2002 issue of CommuniTIES.

**P**reparing a Will. Start by organizing what you need: outline your objectives, inventory your assets, estimate your outstanding debts and prepare a list of family members and other beneficiaries. Use this information to carefully consider how you want to distribute your assets. Ask yourself lots of questions: Is it important to pass my property to my heirs in the most tax-efficient manner? Do I need to establish a trust to provide for my spouse or other beneficiaries? How much money will my grandchild need for college? Do I need to provide for a child who has a disability?

Taking inventory of the assets may be the key to making a will. Assets should be mentioned in your will. Any items not specifically mentioned may be addressed in a catchall clause of your will called a residuary clause, which generally states, "I give the remainder of my estate to ..." Without

See [Wills](#) on page 3

## BETTER LIFE SKILLS

BY COACH JIM

Jim Allen is a former Air Force NCO (13 years) and a life and business coach. Subscribe to his free internet newsletter by sending an e-mail to: [SubscribeCT@CoachJim.com](mailto:SubscribeCT@CoachJim.com), or visit his website, [CoachJim.com](http://CoachJim.com)

### Seven Healthy Tips to a Happier You

Health and happiness are not that difficult to have in one's life. It just takes some attention and some action to insure that you have as much of both as you desire. A few simple acts or lifestyle changes can put you on the path to feeling happier and healthier faster than you can imagine...

**1. Eat breakfast every day.** Your mom was right, it's the most important meal of the day. Don't skip it.

**2. Drink lots of water.** In these days of coffee, tea, sodas, seltzers, colas and coolers it's easy to think we're getting all the water we need, but nothing beats good ol' plain water. Eight glasses a day.

**3. Get a good night's sleep.** Poor sleep patterns can quickly disrupt your life. Research shows that 6 to 8 hours of restful sleep is what most of us need to be happy and productive. If you're having problems sleeping, contact a doctor immediately.

**4. Eat more fruit.** Fruit provides your body with needed vitamins, minerals, and natural sugars.

**5. Start walking.** For short, nearby trips in the neighborhood, leave the car at home and take a walk. Do this a few times a week and the results will amaze you.

**6. Turn off the tv.** Read a book, get outside and play with the dogs, have a conversation with your spouse. Look for things to do other than watch the tv, especially around news time.

**7. Laugh.** Every day. A real, good, hearty, belly laugh. Look for the funny things that life has to offer. Share a joke with a friend.

None of these things requires you to spend a lot of time or money. Pick one or two to focus on this week and be healthy!

Source: [www.CoachJim.com](http://www.CoachJim.com), April; 2001

## Sunscreen

Continued from page 1

**2. I don't sunbathe, so there's no way I could get skin cancer.**

**FALSE:** Sun exposure can increase your risk of skin cancer, but it's not the only cause. People who spend a lot of time in the sun are at highest risk for the most common types of skin cancers (known as non-melanoma cancers). Occasional exposure (such as on the weekends) to strong sunlight seems to increase the risk for melanoma, a less common, but more serious skin cancer. If you have a family history of melanoma, you may be genetically predisposed and should take extra precautions.

**3. Waterproof sunscreen will protect me even after swimming or sweating.**

**TRUE:** But remember to read the label! "Waterproof" sunscreens may only last for an hour and 20 minutes of swimming and/or sweating. If indicated on the label, some sunscreens may protect you for longer periods of time, but be sure to reapply as necessary.

**4. I should put sunscreen on my newborn baby so he/she will be safe in the sun.**

**FALSE:** Sunscreen is not recommended for children less than six months old. It's better to keep infants in the shade and covered up with comfortable clothing.

**5. I do not need to protect myself on cool or cloudy days.**

**FALSE:** The temperature doesn't matter--the ultraviolet rays do. Ultraviolet rays are most intense when the sun is high in the sky. Take the shadow test -- if your shadow is shorter than you, the sun's rays are the strongest. Ultraviolet rays can penetrate clouds, so it's important to take precautions even on hazy days and days with light cloud cover.

**6. The only way for me to protect myself from skin cancer is to stay indoors.**

**FALSE:** Outdoor activity helps maintain your physical and emotional well being. Just remember to seek shade, and wear sunscreen, appropriate clothing, and sunglasses.

Source: American Cancer Society, April 2002

## Five Tips to Get Organized This Summer

Summer's here, and it always passes much too quickly! It's a wonderful time to get organized, so you can have more time to enjoy the sunshine and time with family and friends!

**1. Ready for a cookout.** Do you have cook outs in the summer? Keep all of the barbecue supplies (charcoal, wood chips, lighter fluid, spatula, etc.) organized in a crate, so you have quick easy access

**2. Make a splash.** If you have a swimming pool, don't spend the summer searching for misplaced pool supplies. Keep your chlorine, testers, pool patches, etc. in one consistent place.

**3. It's a family affair.** Mowing the grass, gardening, washing the car, cleaning out the garage--it really should be a family affair. In other words, everyone should help. Make a summer schedule, assigning various members of your family to specific chores. Make sure you follow-up so it gets done.

**4. Have a de-clutter party.** Schedule a day on your calendar to have a de-clutter party. Invite family and friends. Everyone should bring at least three things they no longer need or want. These items can be placed in a large box and then donated the next day to a charity organization. (Many charity organizations will actually do home pick-up, so check with those organizations in your area.) This is a great way to get organized, but also to help out those people that are less fortunate.

**5. Make plans for some family outings.** Many towns offer free or low-cost art fairs, festivals, concerts, sporting events and more. Why not take a few moments to find out what's happening in your town? Then, schedule some time on your calendar to have some fun!

Source: Maria Garcia at: <http://www.getorganizednow.com>,

# Wills

Continued from page 1

this clause, items not specifically mentioned will be distributed in accordance with state law.

Outstanding debts usually will be paid by your estate before your beneficiaries receive their shares. You may want to clear up debts that you know will be a problem, or make specific provisions for payment of those debts in your will.

Remember to be specific and clear when naming beneficiaries. For example, state the person's full name as well as his or her relationship to you (child, cousin, friend, etc.), so your executor will know exactly who you mean. Clarity will also help to prevent challenges to your will.

States require that you sign the will in front of witnesses—the number of witnesses varies by state. A witness should not be a beneficiary under the will. Only one copy should be signed.

**Updating a Will.** You'll probably need to update your will several times during the course of your life. For example, a change in marital status, the birth of a child or a move to a new

state should all prompt a review of your will. You can update your will by amending it by way of a codicil or by drawing up a new one. Generally, people choose to issue a new will that supersedes the old document. Be

## *You'll probably need to update your will several times during the course of your life.*

sure to sign the new will and have it witnessed, then destroy the old one.

**Estate Taxes.** The property included in your will may be subject to taxation. In planning your will, take into account the following: Federal estate taxes will generally be due if the net taxable estate is worth more than \$1,000,000. This amount is scheduled to gradually increase from \$1,000,000 in 2002 to \$3,500,000 in 2009 so that it will eventually shield \$3,500,000 in gift or estate transfers from tax per taxpayer. Estates in excess of the exempt amount can be taxed at a rate from 37% to 50% (the top percentage is scheduled to gradually decrease to 45% in 2009). Also, note that these estate tax changes are scheduled to be repealed in 2010.

If not extended, the tax law will revert to the estate and gift tax provisions in effect 2001. Consult a tax or financial professional to determine a plan that is right for you and your family.

**State death or inheritance taxes, Federal income taxes, State income taxes.** You may be able to minimize your estate tax by establishing a trust or giving gifts during your lifetime. You can also cover the cost of estate taxes by purchasing a life insurance policy intended to pay taxes. Talk to your lawyer and life insurance agent to find out more about how this works.

**Where to Keep Your Will.** Once your will is written, store it in a safe place that is accessible to others after your death. If you name a trust company as executor, it will hold your will in safekeeping. You can keep it in your safe deposit box, but be aware that some states will seal your safe deposit box upon your death, so this may not always be the safest place to store your will. Make sure a close friend or relative knows where to find your will. If you had an attorney prepare your will, have him or her retain a copy with a note stating where the original can be found.

**A Living Will.** A living will is not a part of your will. It is a separate document that lets your family members know what type of care you do or don't want to receive should you become terminally ill or permanently unconscious. It becomes effective only when you cannot express your wishes yourself. If your state recognizes a power of attorney for health care, have one executed to authorize someone to act in accordance with your present intentions. Discuss your wishes as reflected in your living will with family members, and be sure they have a signed copy.

**Plan Ahead.** The end of your life is something you probably don't want to dwell on, but thinking about what will happen to your loved ones and your assets and personal possessions is important. Making sure you've done all you can to make their lives easier will give you peace of mind. Once your will is drafted, you won't have to think about it again unless something significant in your life changes.

Source: Federal Consumer Information Center, February 2002

## ACTIVE AMERICANS HAVING FUN & STAYING FIT FOR LIFE

### Five Common Myths About Exercise

**Myth 1. Exercising makes you tired.** As they become more physically fit, most people feel physical activity gives them more energy. Regular exercise can also help reduce fatigue and manage stress.

**Myth 2. Exercising takes too much time.** It only takes a few minutes each day to become more physically active. To condition your heart and lungs, regular exercise does not have to take more than about 30 to 60 minutes, three or four times a week. Once you discover how much you enjoy these exercise breaks, you may want to make them a habit. Then physical activity becomes a natural part of your life.

**Myth 3. All exercise gives you the same benefits.** All physical activities can give you enjoyment. Low-intensity activities if performed daily, also can have some long-term health benefits and lower your risk of heart disease. But only regular, brisk and sustained exercises such as brisk walking, jogging or swimming improve the efficiency of your heart and lungs and burn calories.

**Myth 4. The older you are the less exercise you need.** We tend to become less active with age but age should not be a limitation to regular physical activity. No matter what your age, all people benefit from regular exercise.

**Myth 5. You have to be athletic to exercise.** Most physical activities do not require special athletic skills. In fact, many people who found school sports difficult have discovered that other physical activities are easy to do and enjoy.

Source: National Institute of Health, April 2002

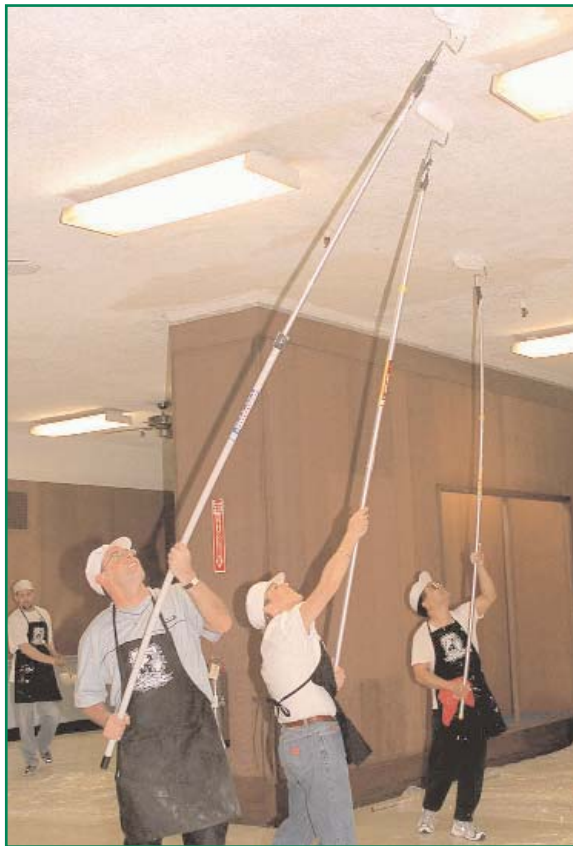


# "High Rollers" in Los Angeles

It wasn't all fun and games at the recent Air Force-wide community center program training held in Los Angeles CA! It was a lot of hard work.....but work filled with spirit! As part of the introduction to this year's Community Center Trademark Event, Give the World a Hand, a community service project was incorporated into the training so participants could learn from experience and implement service projects upon returning to their bases. The project was to paint and refurbish the DoLittle Room, a meeting room devoted to honoring the Air Force, in Patriotic Hall, a 70 year-old Veterans Affairs building in downtown LA.

At first glance, the project seemed insurmountable to some. The room had not been painted in decades; dust had settled

comfortably on the displays. Unexpressed doubts filled the room as the question was posed, "How long do we have to complete this project?" Soon paintbrushes were rolling instead of eyes! In true Air Force fashion, everyone contributed.....the furniture movers shuttled tables and chairs to another room where they were completely cleaned, the painters spread drop cloths and started painting the walls and trim under the watchful eyes of the floor cleaners. The museum/display coordinators began creating the most appealing way to display all the Air Force memorabilia (uniforms, pictures, plaques, medals) that the participants had brought to the training. Some took pictures; others made endless trips to a local hardware store to replenish supplies. There was laughing, singing, and even some dancing during a well-deserved break! A goal had been set and it was met about 5 hours after the project had begun. Give 60 community center personnel



a challenge and just watch them accomplish it!! The staff at Patriotic Hall couldn't believe the transformation of the room and everyone there walked away knowing they had given back something to the veterans and the community.....something for which they could be Air Force proud.

## Checkmate of a Promotional Program

The community center at Mountain Home Air Force Base, Idaho has developed a unique approach to promoting chess and finding players.

Table tent cards, placed at various services activities like snack bars and lounges, were designed to feature three-move chess problems. Patrons are challenged to solve the problems and then drop the solutions off at the community center, with the solutions becoming entries for prize drawings - chess sets, promotional items and discounts from other services activities.

Initially, 10 different problems were scattered around Mountain Home, giving people numerous opportunities to participate. As players turned in correct solutions, the community center provided them with information on various civilian and military chess programs and tournaments. And the community center has built a database of chess players to better track and plan future events. Besides reaching a targeted audience, the program also helps identify the interrelationships between services activities. Plus it can be reused and refined to meet a variety of promotional needs.

For more information, call Mountain Home's family member programs at DSN 728-2461 or commercial (208) 828-2461.

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## A Bi-Monthly Newsletter of the U. S. Air Force Community Centers

[www.p.afsv.af.mil/FamilyMemberPrograms/communitycenterprograms](http://www.p.afsv.af.mil/FamilyMemberPrograms/communitycenterprograms)

CommuniTIES is edited by the Family Member Programs Branch, Directorate of Programs, HQ Air Force Services Agency and published by Lake Shore Dreamworks, Janesville, WI. (lakeshoredream@hotmail.com). The purpose of this newsletter is to offer practical information that is useful in family matters. The mention or appearance of non-federal entities, commercial vendors, and/or their logos neither implies nor constitutes federal endorsement of the organization, products, or services. Reproduction of this publication is authorized. Send comments/suggestions to Family Member Programs Branch, HQ AFSVA/SVPAC. 10100 Reunion Place, Suite 402, San Antonio TX 78216-4138.